

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION**

In re:

ELSIE M WEST

Debtor(s)

Case No. 17-18357-AMC

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Scott F. Waterman, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/12/2017, and was converted to chapter 13 on 04/02/2018.
- 2) The plan was confirmed on 12/05/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 02/10/2021.
- 6) Number of months from filing or conversion to last payment: 33.
- 7) Number of months case was pending: 36.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$127,342.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$4,965.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS: \$4,965.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$310.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$409.34
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$719.34**

Attorney fees paid and disclosed by debtor: \$1,250.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ABINGTON EMERGENCY PHYSICIAN	Unsecured	599.00	NA	NA	0.00	0.00
ABINGTON HEALTH PHYSICIANS	Unsecured	17.55	NA	NA	0.00	0.00
AMH RADIATION MEDICINE ASSOC	Unsecured	15.03	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	7,033.00	NA	NA	0.00	0.00
CAPITAL ONE BANK USA NA	Unsecured	14,861.00	NA	NA	0.00	0.00
CHASE / BANK ONE CARD SERV	Unsecured	6,008.00	NA	NA	0.00	0.00
CITY OF PHILADELPHIA (LD)	Secured	NA	1,584.13	1,780.00	1,780.00	0.00
COMENITY BANK/BRYLNHME	Unsecured	500.00	NA	NA	0.00	0.00
COMENITY BANK/CHADWCKS	Unsecured	1,720.00	NA	NA	0.00	0.00
CREDIT COLLECTION SERVICES	Unsecured	20.00	NA	NA	0.00	0.00
DSNB/MACYS	Unsecured	600.00	NA	NA	0.00	0.00
EINSTEIN HEALTHCARE NETWORK	Unsecured	3,202.09	NA	NA	0.00	0.00
GRIMELY FINANCIAL	Unsecured	1,220.23	NA	NA	0.00	0.00
PROFESSIONAL RECOVERY CONSUL	Unsecured	1,285.66	NA	NA	0.00	0.00
RADIOLOGY GROUP ABINGTON	Unsecured	56.87	NA	NA	0.00	0.00
SANTANDER BANK NA	Secured	20,504.00	24,157.67	NA	0.00	0.00
SANTANDER BANK NA	Unsecured	15,000.00	4,711.63	4,711.63	2,465.66	0.00
SURGICAL CARE SPECIALISTS INC	Unsecured	47.64	NA	NA	0.00	0.00
SYNCB/STEINMART	Unsecured	700.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	4,000.00	3,419.97	3,419.97	0.00	0.00
SYNCHRONY BANK	Unsecured	6,500.00	3,116.94	3,116.94	0.00	0.00
TEMPLE UNIVERSITY HOSPITAL	Unsecured	454.00	NA	NA	0.00	0.00
TEMPLE UNIVERSITY PHYSICIANS	Unsecured	155.80	NA	NA	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Secured	30,273.00	24,306.67	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	147.00	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$1,780.00	\$1,780.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$1,780.00</b>	<b>\$1,780.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$11,248.54</b>	<b>\$2,465.66</b>	<b>\$0.00</b>

<b>Disbursements:</b>	
Expenses of Administration	<u>\$719.34</u>
Disbursements to Creditors	<u>\$4,245.66</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$4,965.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 03/25/2021

By: /s/ Scott F. Waterman

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.